#SaveHealthCare

*The Affordable Care Act protects everyone with health insurance,
whether it's a policy through your employer or through the ACA marketplace:*

- **Cap on out-of-pocket costs**: Due to the ACA, all health plans now have limits on out-of-pocket costs, benefiting 22 million Americans with employer coverage who lacked this protection prior to the ACA.
- **No discrimination against pre-existing conditions:** Up to 129 million Americans have a pre-existing condition. Before the ACA, this group could have been denied coverage or charged an exorbitant premium if they needed individual market insurance. Now, health insurance companies cannot discriminate against people based on their medical history.
- **Better coverage:** All plans now have to cover essential health benefits like mental health services and maternity care. Before the ACA, **only 12 percent** of individual market plans covered maternity care.
- **No more discrimination against women:** Before the ACA, women were often charged more than men just because of their gender. That is now illegal thanks to the ACA, protecting roughly half of all Americans.

FLORIDA

- The ACA includes important provisions that protect the nearly 8.8 million Floridians with employer-sponsored coverage.
- 6 million Floridians with employer or individual market coverage had a lifetime limit on coverage before the passage of the ACA
- 132,000 young Floridians benefit from the ACA's provision allowing them to stay on their parents' health insurance until age 26.
- 7,289,873 people in Florida, most of whom have employer coverage, have benefitted from an ACA provision requiring health plans to cover preventive services — flu shots, cancer screenings, contraception, mammograms – at no extra cost to consumers.
- Premiums grew 1.3% per year from 2010-2015 for the average Florida family with employer coverage, compared with 8.2% over the previous decade. Assuming Florida premiums grew in line with the national average in 2016, family premiums in Florida are $7,600 lower today than if growth had matched the pre-ACA decade.
- Floridians with employer coverage have received almost $110 million in refunds since 2012, according to HHS. (The ACA requires insurance companies to spend at least 80 percent of each premium dollar on health care, instead of administrate costs or profits. If insurance companies take excess profits, consumers get a refund.)

ACA Enrollment in Florida 2016/2017

- More Floridians have been covered through the HealthCare.gov Marketplace than any other state since 2010. Florida again leads the nation in the number of Marketplace signups this year with almost 1.7 million selecting plans.
- Since Open Enrollment started on Nov. 1 through December 31, 1,641,714 Florida consumers have selected a plan using the HealthCare.gov platform, more than at the same time last year.
- Gender: 891,939 female and 742,675 male Floridians
- Age: 111,322 children, 431,771 adults age 18-34, 652,605 adults age 35-54, and 438,916 older Floridians
- Race: 60,002 Asians, 117,185 African-Americans, 308,767 Latinos, and 439,641 Caucasians
- 416,327 new and 1,218,287 returning consumers
- 89% of Floridians signed up for Marketplace coverage will receive advanced premium tax credits that lower their premiums by an average of $323 per month, working out to tax credits of $3,870 per year for up to 1,450,699 Floridians.
- An estimated 80% of Floridians can find plans for less than $75 per month
- Florida's rate of uninsured adults fell 9 points from 2013 to 2015 (from 29% to 20%) according to a recent Commonwealth Fund report.

ACA made important expansions to Medicare and Medicaid,
which has helped Florida seniors:

- In 2015, 355,000 Florida seniors saved $351 million on drugs, which average to about $1,000 per person, thanks to the ACA narrowing the Medicare Part D prescription drug donut hole.
- ACA lengthened the Medicare Trust Fund by over a decade.
- In 2015, more than 1.8 million Florida seniors used at least one preventive service with no copay.
- 3.8 million Floridians are served by a vital federal-state partnership in the form of a Medicaid initiative that helps families who rely on nursing home care, have a disabled family member, or have a child who needs basic care/has a complex medical condition.

Repealing the ACA could have negative effects on the economy,
jobs and national debt:

- A recent report by George Washington University's Milken Institute School of Public health states that 181,000 Floridians could lose their jobs if the ACA is blindly repealed.
- A study commissioned by the Federation of American Hospitals and the American Hospital Association estimates that total hospital revenue could drop by $400 billion nationally, which would be a substantial loss to some of Florida's largest employers.